

*PATENT*

Application Serial No. 09/586,742  
Attorney Docket No. 99-091

**IN the CLAIMS**

1. - 94. (Cancelled)

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95. (New) A method, comprising:

receiving, via a computer network, seller offer information, the seller offer information defining

a seller and

at least one item being offered for sale by the seller and

a price at which the at least one item is being offered for sale;

receiving buyer offer information, the buyer offer information defining

a buyer and

at least one item the buyer desires to purchase

a price the buyer is willing to pay for the at least one item the

buyer desires to purchase;

receiving credit card account information associated with the buyer;

storing the seller offer information and buyer offer information;

determining, via a processor, whether the at least one item desired for purchase by the buyer and the at least one item being offered for sale by the seller correspond;

determining a first amount to be added to the price the buyer is willing to pay to match the price at which the at least one item is being offered for sale if the buyer offer information and seller offer information do not initially correspond;

charging the credit card account associated with the buyer the price at which the at least one item is being offered for sale; and

crediting the seller an amount based on the price at which the at least one item is being offered for sale.